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Express Mail No. EL 752183731 US

PATENT  
17243-00042

JC903 U.S. PTO  
10/035968  
12/31/01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Keyes et al. : Group Art Unit:  
Serial No. not yet assigned : Examiner:  
Filed: :  
For: METHODS AND SYSTEMS :  
FOR ASSESSING LOAN :  
PORTFOLIOS :

INFORMATION DISCLOSURE STATEMENT

1. [ X ] Pursuant to 37 CFR 1.97(b)  
[within 3 months of filing or prior to 1st Office Action]
2. [ ] Certification Pursuant to 37 CFR 1.97(c)  
[before Final Office Action or Allowance]
3. [ ] Fee Payment Pursuant to 37 CFR 1.97(c)  
[before Final Office Action or Allowance]
4. [ ] Petition, Certification & Petition Fee Payment Pursuant to 37 CFR 1.97 (d)  
[before Issue Fee payment]

Hon. Commissioner for Patents  
Washington, D.C. 20231

Sir:


The following are submitted in the above identified application in compliance with 37 CFR 1.97 & 1.98:

5. X A list of documents on form PTO-1449 together with copies of each identified document and a translation or a concise explanation of each non-English language document is enclosed herewith.

This Paper is submitted in accordance with:

6. X 37 CFR 1.97(b): [within 3 months of filing or prior to 1st Office Action]
7.     37 CFR 1.97(c): [before Final Office Action or Allowance, whichever is earlier]; and
8.     The required certification made in item 11 below; or
9.     The \$240 fee specified in 37 CFR 1.17(p) for submission of this Information Disclosure Statement is authorized in item 14 below.
10.     37 CFR 1.97(d): [before issue fee payment]; and
- a) This is a petition for consideration of the subject Information Disclosure Statement. The petition fee (\$130.00) required by 37 CFR 1.17(i)(1) is authorized in item 14 below. (Direct this letter to: "Attention GROUP DIRECTOR, and if applicable include batch locator information: e.g., "Allowed Files, Batch \_\_\_\_\_, Date of Allowance \_\_\_\_\_"), and
- b) The required Certification is stated in item 11 below.
11.     Certification
12.     Each item of information contained in this Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Statement; or
13.     No item of information contained in this Statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to the knowledge of the person signing this document after making reasonable inquiry, was known to any individual designated in 37 CFR 1.56(c) more than three (3) months prior to the filing of this Statement.
14. X Please charge all applicable fees associated with the submittal of this Information Disclosure Statement to Deposit Account No. 01-2384. An original and two copies of this document is enclosed.

Respectfully submitted,

  
\_\_\_\_\_  
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Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		<b>Complete if Known</b>	
		Application Number	
		Filing Date	
		First Named Inventor	Tim Kerry Keyes
		Group Art Unit	
Examiner Name			
Attorney Docket Number	17243-00042		
Sheet	1	of	1

 JC903 U.S. PTO  
 1/035968  
 12/31/01

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code* (if known)			
	AA	5,550,734		Tarter et al.	08/27/1996	
	AB	5,644,727		Atkins	07/01/1997	
	AC	5,704,044		Tarter et al.	12/30/1997	
	AD	5,903,879		Mitchell	05/11/1999	
	AE	6,078,903		Kealhofer	06/20/2000	
	AF	6,112,190		Fletcher et al.	08/29/2000	
	AG	6,134,536		Shepherd	10/17/2000	
	AH					
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FOREIGN PATENT DOCUMENTS								
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		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
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Examiner Signature	/Clement Graham/	Date Considered:	09/17/2008
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPPE 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Unique citation designation number. <sup>2</sup>See Attached Kinds of U.S. Patent Documents. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. \*Applicant is to place a check mark here if English language Translation is attached.

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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.G./